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## EXECUTIVE SUMMARY

### WOMEN'S WORK IN THE THIRD WORLD: FACTS, DETERMINING ISSUES AND RECOMMENDATIONS

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## EXECUTIVE SUMMARY

### WOMEN'S WORK IN THE THIRD WORLD: FACTS, DETERMINING ISSUES AND RECOMMENDATIONS

International Center for Research on Women  
July, 1980

Women in the Third World are overworked, underpaid and restricted to the lowest status, lowest paid sectors of the economy. They lack access to modern productive resources such as formal credit and modern technology, and do not receive training that will equip them to work in modern sector occupations.

Changing this situation requires, first, understanding the factors that place women in this disadvantaged position. Second, it calls for the translation of this understanding into policies to improve the economic situation of women. Third, it requires governments and planners willing to make these changes. The first two requirements will be briefly explored here. Hopefully this understanding will prompt action.

In the context of socio-economic development, the question of women's employment must be expanded to mean more than just women's "work" or lack of it. Women's economic productivity, income generation capacity, access to critical productive resources and training for occupational skills should be raised along with the more conventional questions of women's employment, unemployment and underemployment in developing economies. If policies relevant and responsive to women's employment needs are to be created, inquiries of women's work must go beyond mere descriptive, census based studies concerning their sectoral involvement, job status and occupational mobility.

In this effort women must first receive recognition as economic beings, like men, and as producers. They have the same need to increase productivity, marketability and income earning capability.

The question of women and work is not entirely one of what women do, but why, and the answers lie in an exploration of the following factors: 1) internal constraints in the structure of Third World labor markets which suppress overall demand for female labor, and restrict women to certain occupations; 2) the lop-sided nature and irrelevancy of training currently available for women which limits the marketability of female labor; and 3) women's restricted access to two critical resources, technology and credit, which thus guarantees them a future of continued marginality and poverty.

In preparation for the U.N. Mid-Decade World Conference on Women, the International Center for Research on Women, at the request of the Women in Development Office of the United States Agency for International Development, has completed four background papers on the topic of women's employment in developing countries. This overview and the executive summaries that follow present the major findings, salient issues and recommendations included in those reports.

Several recurrent themes pointing to major issues on women's productivity lace through and provide the continuity among the individual reports. These themes are presented in capsular form in what follows.

1. Censuses and labor force surveys, the key instruments for assessing productivity and employment patterns, do not count work which is unpaid and undercount work which is carried outside the modern sector of the economy---i.e., seasonal work in agriculture, intermittent, part-time work in the cities, and work which lacks formal status. By failing to accurately record these activities, these measures distort the total output of the economy and contribute to the undervaluing of women's work, since both kinds of work are predominantly performed by women. A large proportion of women's productivity, particularly among the rural poor, takes place in the domestic realm; yet it remains uncounted not because it is insignificant but because it is not paid. It is essential for the welfare of poor families but it stays undercounted or not counted at all, in part because a majority of the measures are biased to recording only women's first "occupation", which almost always is that of housewife.

Censuses and conventional statistics are a reflection of and contribute to the perpetuation of seeing women as reproducers only and not as economic producers. Until the definition of work is expanded and the biases against women eliminated from the measurement instruments used by planners and politicians, women's productivity will not benefit from modern technology and women's income will not increase.

2. Work in the lives of the majority of Third World women is not a matter of equity or self-actualization. The changing economic roles and responsibilities of women among the poor make working a matter of economic survival. Increasing women's opportunities for employment/income generation are also a central means of improving income distribution. Family structures can no longer provide women with economic protection, as they did in the past. The emergence of a class system of wage labor in the larger capitalist economy combined with a growing surplus in the labor population, high rates of urbanization, and internal and international migration have restructured the economic reality in which women and men function. This restructuring has given rise to households headed de facto by women who are often economically responsible for their own and their children's survival.

3. For too long credence has been given to conventional arguments that Third World women are not available for work because of maternal and domestic responsibilities, sex taboos and cultural definitions regarding the appropriate work role for women to pursue. Such beliefs have been shown to be, in many cases, merely myths: high fertility among the poor propels more women into the work force, dispelling the notion that childrearing and working are incompatible activities. Cultural restrictions cease to act as organizing principles in determining sex-specific job allocations when economic necessity, changes in economic production, or male labor shortages demand it. Women, even in the most traditional settings

have crossed joblines and challenged sex taboos with or without the knowledge and approval of society and male kin when confronted with the need to support themselves and their children.

4. Sex discrimination alone is too simplistic an explanation for the host of factors that have militated against the full participation of Third World women in productive work. Structural forces such as high male unemployment, the introduction of technology into the productive process, capital intensive development policies, among others, impose restrictions on the aggregate level of demand for women workers in developing economies. Most of these restrictive factors are generated by forces intrinsic to the process of economic modernization. They are, nevertheless, amenable to policy intervention.

5. The resource base of the non elite spectrum of the adult female population in the Third World must be taken into account in the planning and design of occupational skills training programs. The bulk of adult rural and urban women in most developing countries have "lost out" in the educational process. Today, they need to be plugged into the employment/income generation structure. With the decline in traditional modes of production, the provision of occupational training in "marketable" skills is one of the few mechanisms available to allow low income adult women access to the economic mainstream of a modernizing society.

6. A complete restructuring is necessary in the scope and content of women's training programs. Such programs, when available, relegate training to "feminine-appropriate" areas which have little marketability, yield low income returns, and contribute to the perpetuation of a sex segregated occupational structure. A sex-based status hierarchy in the work structure of developing economies exists precisely because illiteracy, lack of training in modern sectors and on-the-job experience keep women's productivity low. This, in turn, legitimizes discrimination against women in hiring practices and/or relegates them to the lowest status, lowest paid jobs in the secondary labor market.

7. Just as modern technology is the factor which can accelerate a country's economic development, or perpetuate its backwardness, so too is technology primary in determining an individual's productivity and viability in the market place and, consequently, his/her income earning capacity.

Women producers, because they employ outdated technology and do not have access to the finances to purchase new technology, remain marginal, uncompetitive and poorly remunerated. However, their lack of access and financial leverage is not necessarily a sex bias per se but is often a question of structural constraints: a) New technologies and credit services are typically directed toward use in cash crop production and formal urban markets, two areas where male rather than female producers are predominant; b) The ability to access new technologies is a function of demand which is, in turn, dependent on the financial leverage of producers. Women have little formal

bargaining capacity; c) From a programmatic economic perspective, development projects focus on women's roles as mothers at the expense of their role as producers; and d) The capital intensive, large-scale nature of international technology transfer inhibit governmental attention and the provision of technology relevant to women's needs in both market and home production.

Credit offers one means for acquiring productive resources, and raising productivity in both household and market activities. Yet again women's marginality and poverty is perpetuated by the unsatisfactory performance of financial markets, difficulties in servicing new or small borrowers (in most cases women are both), and transaction requirements among other factors. With few alternatives, women have developed informal borrowing systems of their own (e.g., relatives, moneylenders, pawnbrokers, and rotating credit associations).

If women's economic contribution is to be effectively realized, women's need for credit and strategies for expanding their initiatives must be developed.

8. The recent significant increase in employment opportunities created by the proliferation of transnational corporations in developing countries has undoubtedly opened job opportunities for women. But, and this is a big but, such opportunities are usually short-lived, job placement is unstable, hiring practices are extremely selective of the young and single, and wages are lower than what they would be if women from affluent countries or even men from developing countries were hired. Matters are worsened by lax health and safety regulations on the premises and limited or nonexistent government and union protection for workers. Female labor is preferred because women are supposed to have greater dexterity and tolerance to prolonged periods of monotonous and repeated work; they are "docile", "obedient" and "less troublesome" than male workers; and they are easily exploited because of their great need to work and lack of employment alternatives. Transnational corporations have contributed in many ways to the internationalization of women's economic marginality.

9. Labor legislation which seeks to protect women from hazardous employment environments or which restricts the kind of jobs they can hold and the number of hours they can work, is too often a source of discriminatory hiring practices and tends to be protectionist rather than protective. Protectionist legislation has very real adverse effects on women's entry and retention in the paid labor force. Moreover, much of the internationally ratified measures to protect women and their reproductive functions are clearly protectionist in character, based on outdated propositions regarding women's basic weakness and inherent morality. Finally, some of this protective legislation is obsolete in the light of recent technological and scientific developments which have lightened physical work and removed many of the dangerous working conditions. In spite of this, women continue to be subject to the restrictions of legislation which effectively limit their employability and widen the opportunity gap between the sexes.

THE PRODUCTIVITY OF WOMEN IN DEVELOPING COUNTRIES:  
MEASUREMENT ISSUES AND RECOMMENDATIONS

The why and how questions of measuring and valuing women's economic participation continues to confront labor force analysts in both the developed and developing worlds.

This paper discusses the importance of assessing women's economic contributions in the home (i.e., home production) and realistically recording women's participation in the labor force.

Basic conceptual issues and operational definitions concerning women's work are raised and provided as a framework to briefly describe the actual record of women's work at home and investigate the measurement of their work in the market place.

Measuring Work at Home

Governments use census and labor force data to assess productivity and employment behavior and project the growth of the labor supply. Census and labor force measures that classify the way people use their time, have consistently ignored work that is done within the home. Traditionally, these measures have used two categories to allocate people's time -- paid work and leisure, and have included work at home in the "leisure" category. Paid labor constitutes an economically measurable category; "leisure" does not. Consequently, the production of foods or consumables for domestic needs, a daily occupation of many Third World women, is left uncounted, along with a host of other economic activities women do within the domestic realm. By failing to count these activities, these measures distort the total output of the economy and contribute to society's undervaluing women's work.

How Women Spend Their Time

The significance and extent of this undercounting is illustrated by the results of recent time use surveys where the amount of time people within families spend working in the market and at home is recorded along with their leisure time. Time use surveys in rural households indicate, among others, the following trends:

Women tend to work longer hours and have less leisure time than men.

-- When home production is acknowledged and added to market production, women's and children's contribution to the household (in terms of time spent at work) is greater than men's.

- In low income households, women work in both home and in paid labor and the time they devote to the latter is greater the poorer the household.
- When household or market time demands increase, women's and children's allocation of time accommodates the new demands while men's time allocation does not change.
- Contrary to evidence from industrialized societies which indicates a trade-off between paid work outside the home and home production, Third World women reduce leisure rather than home production hours when they enter the labor market. They do not spend less time working within the home; they cut down on their leisure.

#### Conceptual Issues in Measuring Home Production:

But, what is to be considered "work" within the home and how much does it cost or is it worth in money terms? Different authors have different conceptions of what is "work" and different ways to impute a value to this work. After reviewing these alternatives, the paper asks, first, what definitions of home production, work and leisure are meaningful for policy formulation in developing countries? It suggests that a policy useful definition of home production should only include those activities that have the potential of being transferred to the market place - i.e., that can become paid.

Second, it asks how can economic value be applied to home production activities? Assigning economic value to women's work is beset by difficulties, ranging from questions as to how to value goods which are not traded in the market place to issues of which yardsticks should be used to value the cost of women's time spent at home.

Favored approaches use women's educational attainments and job opportunities to value their time spent at home. Since women fare worse than men in both these areas, using these yardsticks extend market imperfections (or the discrimination women suffer in the marketplace) to the home. The likely results are that women will devote more time to work at home than is economically efficient and home production will be undervalued economically. These biases have to be accounted for systematically in any effort to impute economic value to women's time spent in home production.

#### Policy Relevance of Measuring Home Production:

The discussion of home production concludes by outlining the benefits to policy in recognizing the importance of measuring home production and for improving the methods for measurement. Specifically, it contributes to a more accurate assessment of the economy's growth over time and highlights shifts from the non-market to market sector in the provision of goods and services. It will also provide indicators of choice in trade-offs made between market and non-market production.

## Measuring Work in the Market Place

There is a critical need to redefine the parameters of women's work in developing countries. New meanings must be bestowed to the notions of labor, paid jobs, concepts of employment, productivity and efficiency.

Operational definitions of concepts and measures of employment adopted by the UN Agencies and transposed to Third World's national censuses and surveys are tailor cut to Western monetized societies in which the dominant form of economic activity is stable wage employment. Such standards fail to tap many economic/productive activities in developing economies, most particularly those of low income women and men in both urban and rural areas. The distortions are, however, a more serious problem for women, because labor statistics on women are affected by variations and ambiguities in definitions and by biases in reporting. The result has been a systematic undercount of women's productive work and labor market participation and an underevaluation of the actual magnitude of female unemployment and underemployment levels.

The following conditions of work and factors related to women's position in society interact to exclude several categories of women workers from the labor force count.

In almost all Third World countries,

1. Women are overrepresented among the "unpaid family workers". As such they are not often counted as being economically active.
2. Rural women's work patterns are seasonal, intermittent and irregular. Retrospective labor force surveys which have a short reference period (one week or one month), and most of them do, more often than not miss the times during which women are working and misclassify them as "non-workers".
3. Most urban working women participate in the informal sector of the economy, which tends to be excluded from current treatments of the labor force concept. The "self-employed" pose particular classification problems.
4. Women perform a multiplicity of economic activities, some of which fall on the borderline between housework and economic pursuits. The tendency of census takers to classify individuals as economically active on the basis of a primary economic activity, immediately excludes numerous other productive and income-generating activities from consideration. This lowers the employment statistics of women.
5. The results of work performed by women, rural women in particular (e.g., food processing, storage and preparation, animal husbandry, and weaving and sewing), is not considered "income", although it is critical to the production process. Consequently, women's contribution to the agricultural economy is grossly underestimated, and agricultural employment statistics undercount women.

6. Cultural biases negatively influence self-reporting and reporting by third persons on women's economic participation and contributions where normative expectations are that women should not work for wages. Interviewer's cultural biases often lead to the automatic classification of rural women as "economically inactive" when they identify themselves or are identified by others as "housewives".
7. Conventional measures of unemployment and underemployment fail to include the discouraged workers, a phenomenon which may be more prevalent among women due to discriminatory hiring practices and wage differentials between the sexes. Women are "invisibly" underemployed because their earnings tend to fall below a certain level and because their access to certain jobs is restricted.

In light of the methodological inadequacy of current operational definitions of concepts and measures in reflecting the productive contributions of women to Third World economies, a set of recommendations is outlined.

Efforts to measure and value home production must address the following issues:

- The household is the unit for analysis and data collection according to current labor supply theory and practice. Household utility is viewed as a summation of individual utilities; as such the behavior of individual women is submerged within the family in policy and research.
- What definitions of home production, work and leisure are meaningful for policy formulation in developing countries?
- How can value be applied to home production activities? How can time valuation measures account for difficulties such as the fact that goods are not traded in the market place or that women are poorly paid and interact primarily in the informal sector?
- Policy makers should recognize that accurately measuring home production will contribute to a more exact assessment of the economy's growth over time and highlights, shifts from the non-market to market sector in the provision of goods and services. It will also provide indicators of choice in trade-offs made between market and non-market production.
- The household should only comprise one of many frameworks within which to collect data on individuals.
- The definition of home production should include those activities that have the potential for being transferred to the market place.
- Valuing women's home production can be achieved by weighting the use of out-puts as well as the opportunity costs of time devoted to home production.

Although the recommendations related to work in the market place are specifically geared towards refining measures of women's work, they will equally improve the measurement of male employment. Among the salient recommendations are:

- worker classifications should be performed on the basis of primary and secondary economic activities.
- the numbers of discouraged workers could be assessed by designing questions on non-labor force participants who would accept employment at current wage levels.
- sensitive measures of underemployment, relating both to educational qualification and working time, must be developed.
- microlevel and in-depth studies of women's self-concepts as economic beings, and working aspirations and constraints should be advanced parallel to macrolevel data collection.

KEEPING WOMEN OUT: A STRUCTURAL ANALYSIS  
OF WOMEN'S EMPLOYMENT IN DEVELOPING COUNTRIES

There are four major objectives to this Report:

1. To introduce the subject matter of women's work and employment, both in terms of their basic economic needs and their potential contribution to the development process. Two dimensions of this contribution are explored in Sections I and II: the indispensable, and often decisive role, women's earnings play in family welfare; and their activities in a few sectors of the economy.

Evidence of the acute need to work of separated, divorced, widowed women and single mothers appears and re-appears throughout the Third World. The economic contribution of these women frequently determines the survival of the household as well as the quality of its existence. Women's work status and earning capacity are positively correlated with such fundamental aspects of family welfare as children's nutritional status, their access to educational opportunities and adequate clothing, shelter and healthy living conditions.

The substantial contribution of women to the economy is demonstrated by their active participation in all sectors--agriculture, industry and services. Although women participate at different rates in sectors compared to the total labor force, they are estimated to contribute roughly the same as, or in some countries even more than, the proportion of women in the labor force.

2. To demonstrate how labor markets act to restrict levels of demand for women workers and thereby determine women's work patterns and define the constraints inhibiting their further employment. This discussion directly refutes the predominant perspective in the development literature which argues that women's low labor force participation is a function of the limited supply of women available for work.

Dispelling another conventional argument, the data presented here refutes the belief that high fertility inhibits women's entry into the work force (Section III A). It is, in fact, high parity rates which compel women to search for entry and lucrative participation. Nor, it is argued, do other conventionally assumed constraints absolutely restrict women's work force access. Sex-segregation is not rigid; cultural conceptions of job appropriateness intrinsically respond to structural changes and labor market needs. Education and training are not, de facto, minimal requirements to entry; they only act to relegate women to low-status, low-pay positions.

In the context of high unemployment, the demand for women workers is restricted in favor of opportunities for unemployed men. However, when this data is disaggregated just the opposite is shown to be the case. Among low income families, women's work increases with overall unemployment, apparently to address the acute financial shortages created by male unemployment.

The data also demonstrates how the evolution of commercial/export oriented agriculture and highly mechanized industry, each characterized by capital-intensive production processes, has "squeezed" women out of the work force. Women's unemployment has also been exacerbated by the neglect of national governments to plan for expansion of the tertiary sector to absorb women workers.

Examples are also provided to illustrate how the very legislation designed to protect the job security of women workers, has actually caused potential employers to discriminate against them.

3. To identify those issues critical to the continual relegation of women to marginal, low status, low pay positions in the informal sector of the economy. One of these issues, namely, the presumed incompatibility of worker and mother roles, is revealed as a superficial and uninformed argument used to justify the perpetuation of women in marginal occupations. Available data on women's work in the informal sector is presented and clearly indicates the exploitation of domestic labor; the over-representation in "unpaid" work; and high rates of underemployment and low pay vis-à-vis men. The data also reveals how the particular economic marginalization of rural women, and of migrants especially, is accelerated by land reform, land fragmentation, evolving processes of agricultural production and limited opportunities in off-farm employment.

Whereas some of the more recent literature singles out the advantageous position of workers in the informal sector (income/mobility-wise) the actual evidence supporting this claim relates exclusively to male workers. Women not only enter the informal sector market at the lowest status and lowest pay levels, but are most likely to remain there throughout their work-cycle.

Section IV concludes by giving serious consideration to the issue of the internationalization of female labor in Third World countries through the establishment of transnational corporations. The fact that such firms have created employment opportunities for thousands of Third World women in their countries is acknowledged. The discussion focusses, however, on the adverse conditions of employment, the instability created by the uncertain long-term viability of those firms in any one location, and calls into question whether this is a commendable strategy to promote female employment.

4. The issues outlined above are complex, and the recommendations for their solution are, perforce, numerous and multifaceted. The full list of recommendations cannot be reproduced here; nevertheless salient ones are summarized:

- To minimize the constraints on women's employment it is imperative to recognize the existence and pervasiveness of sex-segregation in the labor market and introduce mechanisms to prevent future sex stereotyping of women's employment.

●Encourage investment in labor-intensive industries to promote the absorption of surplus female labor supply.

●To minimize the adverse effects of protective legislation on women, current legislation must be reviewed to insure it is protective rather than protectionist in spirit. Further, the financing of special protection for the working mother, e.g., legislation enacted to promote breast-feeding, should not involve costs directly related to her employment to reduce the probability of discrimination on her job engagement and stability.

●To relieve the double burden of women, it is recommended that working women be provided with childcare facilities and appropriate labor-saving technologies.

●In order to minimize the marginality of women in the labor force it is recommended that governments plan for the creation of alternative employment opportunities for poor, unskilled women as a means of opening adjacent avenues of remunerative work to the now almost exclusive one of domestic employment and other low status, low paying jobs in the informal sector.

●In view of the problems for women workers in transnational corporations there is a need for developing countries to implement policies on two fronts: first, short range policies to stabilize employment in the firms, encourage the organization and training of INC workers and regulate the practices of INC's; and second, long range policies which create alternative employment opportunities for women.

BRINGING WOMEN IN:  
TOWARDS A NEW DIRECTION IN  
OCCUPATIONAL SKILLS TRAINING  
FOR WOMEN

Basic and occupational skills training for women will enhance their actual and potential productive contribution to development, and enable them to more effectively meet their families' essential economic needs.

The vast majority of adult rural and urban poor women have not received sufficient formal education to function economically in a modernizing society. The provision of short-term basic occupational skills training for these women may be the only alternative means of including them in effective economic production.

Occupational skills training varies in nature and scope according to the level of formal schooling attained and the job requirements for which the trainee is prepared. As discussed in this paper, the concept of "occupational skills" includes two equally critical points: enhancing the productive capacity of those whom the system of formal education has failed to train, and ensuring that a large proportion of those trained can generate income from their occupational skills, that is, that they can gainfully employ them.

This paper focusses on the particular training needs of women who have had no schooling or those who have entered and/or completed primary school, i.e. the preliterate, semi-literate and, ideally, functionally literate population, since this is the resource base of the non-elite spectrum of the female population in the Third World. Clearly there is great need to promote such training for both men and women. The problem is more critical for women, however, because

1. Women remain at a disadvantage with regard to literacy, occupational training and on-the-job experience. This disadvantage translates into lower productivity, discriminatory hiring practices and the relegation of women to the lowest paid jobs in the secondary labor market.
2. It is precisely this condition that perpetuates sex-segregated occupational structures that restrict women to the most economically marginal positions in the Third World.
3. Training programs involving women have by and large tended to reinforce the sex-segregated labor market. Women's lack of training in certain fields and the relegation of women to training programs in the "feminine appropriate" areas, create a vicious circle whereby women cannot apply for work in certain fields because they have not received the proper training; this, in turn, perpetuates the prevalence of males in certain fields (labeled "men's work") and thus strengthens sex-segregated occupations, further forcing women into marginal and low productivity sectors. Consequently, vocational training is, in practice, not so much an instrument for breaking down the barriers that women encounter in the labor force as an extension of the

discriminatory systems of participation.

Subsequently the paper examines the mechanisms of explicit exclusion of women from certain types of training opportunities, and analyzes the forces acting implicitly, yet effectively, to constrain women's access to occupational and skills training programs. Some of these factors are found in program structure and program design, such as the conditions established as prerequisites for participation. Others are constraints emanating from the social condition of the women themselves, and are related to their investment capacity both in terms of time and financial resources.

Any formulation in the redirection of policy related to skills training for women must ultimately take into account the need to combine the "reality" of the educational attainment of the poor with national needs for specific occupational categories. Additionally, it must be based on the realization that training women in occupational skills will increase the productivity of the labor force, reduce unemployment and underemployment, and alleviate current shortages of skilled and semi-skilled workers.

To rectify shortcomings in present training programs and promote training women in occupational skills, several recommendations were advanced. These are highlighted as follows:

- Establish training priorities for women on the basis of assessments of female labor pool potentials and needs. Address these priorities to present and projected market demands and growth potential.
- Encourage coordination between training programs and development trends of the economic sector.
- Encourage the training of women in all fields to minimize sex-segregation in vocational and occupational training programs operated by the public and private sectors.
- Develop methods and programs which minimize requirements for literacy, numeracy and other such conditions. Integrate these basic skills into vocational programming. Integrate content skills and process skills (e.g., organizational skills) to enhance the adaptability of the training provided. Clarify the links between skills and opportunities for women.
- Ensure that "opportunity building" is integrated into training design by developing information channels and means for hiring into the formal sector; ensure that the skills training provided is responsive to current and future market demands and/or has market outlets.
- Promote in-service training for women by employers. Ensure that women are specifically recruited for training and receive benefits equally with men upon successful completion of training.

LIMITS TO PRODUCTIVITY:  
IMPROVING WOMEN'S ACCESS TO TECHNOLOGY AND CREDIT

This paper investigates the relation between women and two productive resources, technology and credit.

Section one begins by examining the definition of technology and its relevance to women: why women's access is itself a question, why it is problematic for women in ways that it is not for men and, what factors contribute to this situation. Put forth is the view that technology is not an uncontrollable force, nor is it a thing impacting negatively on women. Technology is both the material inputs applied in the production process and the individual know-how for implementing them. As such, it is embodied in all economic activities. Thus by definition, women have always been users of technology.

Women and technology has become a vital issue because women are not able to demand, access and implement new technologies, but are left employing the same technologies and methods they have been for decades. In a context of rapidly changing requirements dictated by evolving production processes, inhibited access to new technologies limits women's productivity and thus undermines their competitive status in the market place. The significance of using outdated technology for women's productivity is then examined.

An argument is presented against the widely held view that women are "denied" technology, or are "without technology", and suggests, instead that women often do lack new technology, but not because of any explicit exclusion but precisely because they are not in a position of access, and this position is only secondarily attributable to their sex. The discussion goes on to identify four factors contributing to this position.

1. The nature and structure of dual systems of production and the technologies characteristic to each of them. New technologies are generated and channeled for use in formal, urban markets and the cash crop economy. To the extent that women's participation in each of these areas is limited, so too is their position to receive and acquire new technologies distributed through these channels.

2. Demand for new technologies is a function of the needs of the production process and the financial capacity of producers to meet those needs. Insofar as women are primarily involved in marginal economic endeavors and subsistence activities, their demand for new technologies is rarely extensive. If a demand does exist, women's limited possession and control of material assets (e.g., land, cattle, credit, etc.) negatively affect their capacity for acquisition.

3. The project focus of development programs typically concentrates on the role of women as mothers at the expense of their role as producers. When income generating projects are introduced, they include activities which are often extensions of household tasks, marginally relevant to local markets, allow little potential for competitive expansion, and require simple and/or few new technologies.

4. The structure and orientation of current technology transfers from the industrialized to the developing countries impose limits within which national governments must meet all of their internal technology needs. Their internal mechanisms channeling and accessing technology to end users comprise an additional constraint. Within these structures, two factors inhibit governmental attention, and the provision of technologies relevant to women's needs: one, women are not recognized as technology users, and two, small scale, adaptable technology has only partially been developed and distributed.

The source and perpetuation of these four constraints are discussed in depth and illustrated with case examples.

Section two considers women's access to credit, given that it plays an important role in development as a means to mobilize productive resources. Poor groups in general, and women among the poor in particular, face restrictions in access to formal financial institutions. These restrictions limit the potential productive contributions of these groups and reinforce inequities in income distribution and asset ownership.

Credit can be used by women as a vehicle to raise productivity in both household and market activities. Capital inputs in certain household activities can increase efficiency and release women's time for income generation. For example, capital can be used to commercialize certain forms of household production. Credit directed to the market activities of women is needed both to enhance and stabilize income in current areas of employment and to create opportunities for income generation in new areas.

Constraints to women's participation in formal borrowing systems include:

1. The unsatisfactory performance of financial markets as a whole in developing countries (inconsistency in interest rates; ineffective mobilization of savings; heavy administration and regulation of programs targeted to the poor; slowness in making loan decisions; high administrative costs; poorly designed repayment procedures).

2. Problems in servicing new or small borrowers -- in most cases women are both.

3. Limited demand for credit by women due to sex segregation in the labor market, (which limits their access to profitable investment opportunities), unfamiliarity with the concept of borrowing money, lack of knowledge concerning availability of credit because information is generally channeled through men's networks, lack of experience in formal situations and cultural constraints.

4. Certain transaction costs which cannot be met by women

(for example, bribes, negotiations with male officials and travelling long distances alone from rural areas to banks in towns are inappropriate for women).

5. The amount of time involved in arranging for a loan (travel time, standing in line, etc.) may not be available to women burdened with household tasks, child care and agricultural work.

6. Lack of required forms of collateral.

7. Lack of programs responsive to the types of work done by women.

Yet women are quite active in informal borrowing systems such as relatives, moneylenders, pawnbrokers, wholesalers, and rotating credit associations. Although informal credit systems are not always adequate sources and mechanisms for the provision of credit to women, they do show that women use credit and suggest what features of a formal women's credit program would be desirable and workable. They further show that women save and will deposit their savings in institutions they trust. Formal credit programs for women which have incorporated the positive elements of informal systems into their design have been quite successful.

A set of recommendations for incorporating women's concerns into the design of technology and credit programs are suggested in the final section. Here they are summarized as follows.

Among the recommendations advanced to improve women's access to technology, the following deserve particular attention:

- Establish career guidance and curriculum changes in secondary and intermediate schools to encourage women to enter the science and technology fields.
- Initially assess and continuously monitor women's technical needs at all levels and in all sectors. These needs must be incorporated into long-term development planning.
- Encourage and fund long-term studies on the extent of the adverse effects of capital intensive technologies and development on women.
- Introduce and promote technologies which minimize women's under-productive tasks (e.g., water systems and efficient transportation services) and reduce the drudgery of household labor.
- Assess individual technologies for the increases they might cause in women's work loads; in cases where their workloads have expanded, women should receive compensation.
- Provide decent financial incentives to industries which organize technical training and on-the-job instruction for women.
- Design extension services which employ women extension agents to specifically address the technological needs of women; and to

train women in their use, maintenance and potential profitability.

- Create feedback links between local communities and research institutions to make the latter responsive to women's changing technical needs.

Strategies for incorporating women's concerns into the design of credit programs in the context of policies to develop overall viable financial markets are also suggested. Some of these include:

- Improving women's access to capital resources cannot be separated from the overall development of viable financial markets in Third World countries. Policies should be directed to developing viable financial markets which provide opportunities to save along with loans and which encourage the participation of all groups but actively attempt to involve women.
- Direct credit to those economic activities in which women are active and have experience; to create new employment opportunities in both rural and urban areas; make credit available for the commercialization of home production.
- Facilitate group lending as a means for women to pool resources for collateral and to share the risks and benefits; make credit available which waives collateral requirements or employs innovative strategies based on resources available to women.
- Coordinate credit programs with other efforts such as the provision of training and technology and the development of women's organizations; develop programs which minimize time, travel and other transaction costs for women.